

B18 (Official Form 18) (12/07)

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 15-33619-KLP
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kristen Mary Frances Ross
6005 Glenway Court
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-7230

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Kristen Mary Frances Ross is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 28, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Kristen Mary Frances Ross
DebtorCase No. 15-33619-KLP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin
Form ID: B18Page 1 of 1
Total Noticed: 19

Date Rcvd: Oct 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2015.

db
12976817 +Kristen Mary Frances Ross, 6005 Glenway Court, Richmond, VA 23225-4311
+Aes/Nct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
12976818 +Bon Secours Richmond Community, 1500 N 28th Street, Richmond, VA 23223-5396
12976819 +CJW Medical Center, Focused Recovery Solutions, 9701 Metropolitan Court STE B,
Richmond, VA 23236-3690
12976820 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0000)
12976821 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focus Recry, 9701 Metropolitan, Richmond, VA 23236-0000)
12976822 +Lab Corp., PO Box 2240, Burlington, NC 27216-2240
12976833 ++MEDICAL COLLEGE OF VIRGINIA MCV HOSPITAL, PO BOX 980462, RICHMOND VA 23298-0462
(address filed with court: VCU Health Systems, PO Box 758997, Baltimore, MD 21275-0000)
12976825 +Physicians of Family Medicine, 10130 Hull Street Road, Midlothian, VA 23112-3300
12976827 +Sandra J. Smith DDS, 3805 Jefferson Davis HWY, Richmond, VA 23234-2631
12976829 +THWC, 5701 Pony Farm Drive, Richmond, VA 23227-4900
12976831 +U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
12976832 +VA League of Planned Parenthoo, 201 N Hamilton Street, Richmond, VA 23221-2601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QBHMATSON.COM Oct 30 2015 01:43:00 Bruce H. Matson,
LeClair Ryan, A Professional Corporation, 919 East Main Street, 24th Floor,
Richmond, VA 23219-4625
12976823 +EDI: MID8.COM Oct 30 2015 01:43:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
12976826 +E-mail/Text: colleen.atkinson@rmscollect.com Oct 30 2015 01:53:41 Receivable Management,
7206 Hull Street Rd Ste 211, North Chesterfield, VA 23235-5826
12976828 EDI: NEXTEL.COM Oct 30 2015 01:43:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-0000
12976830 +E-mail/Text: bankruptcydepartment@tsico.com Oct 30 2015 01:53:33 Transworld Sys Inc/38,
507 Prudential Rd, Horsham, PA 19044-2308
12976834 +EDI: VERIZONCOMB.COM Oct 30 2015 01:43:00 Verizon, P.O. Box 660720,
Dallas, TX 75266-0720

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12976824* +Midland Funding, LLC, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2015 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com
James E. Kane on behalf of Debtor Kristen Mary Frances Ross jkane@kaneandpapa.com,
Jkanelawfirm@gmail.com:srparalegal.ecf@gmail.com

TOTAL: 2